

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings of claims in the application:

**Listing of Claims:**

1. (Currently amended) A method for reporting on a customer **to an employee** at the branch of a commercial establishment, the establishment having a central system and a branch system, the central system maintaining customer service information pertaining to services **not used by a customer but** offered by the establishment and associated with the customer, and the branch system having a self-service terminal for the customer to conduct transactions at the branch, the method comprising:

transferring customer service information from the central system to the branch system;

generating customer-specific information at the self-service terminal when a customer initiates a transaction at the self-service terminal, said customer-specific information identifying the customer; and

transmitting a report on the customer from the branch system in response to the generation of customer-specific information at the self-service terminal, the report identifying the customer and the customer ~~[[ - ]]~~ service information **and for being used by the branch employee to promote services to the customer on-site at the branch;**

wherein the report is provided to ~~an employee of the establishment at the branch~~ **the branch employee**, for use in providing personal attention to the customer in connection with the customer service information, **the personal attention provided in-person at the branch by the branch employee to the customer;** and

wherein the customer service information is updated at the branch system and provided to the central system after the employee provides **the personal, in-person** attention to the customer, the updated customer service information reflecting the reaction of the customer to

the **personal, in-person attention with the** customer service information and the status of any current transaction by the customer at the self-service terminal.

2. (Canceled)

3. (Previously presented) The method of claim 1, wherein the customer service information relates to services offered by the establishment that may be of interest to the customer at the self-service terminal.

4. (Original) The method of claim 3, wherein the branch system further comprises a database for storing the customer service information from the central system, and a server for managing the database and for receiving customer-specific information from the self-service terminal when the customer initiates a transaction at the self-service terminal, the server causing the report to be transmitted in response to the customer specific information.

5. (Canceled)

6. (Original) The method of claim 1, wherein the commercial establishment is a bank and the customer service information pertains to financial services offered by the bank, wherein the self-service terminal is an automated teller machine (ATM), and wherein the ATM displays the customer service information to the customer when conducting a transaction at the ATM.

7. (Original) The method of claim 6, wherein the step of transferring customer service information from the central system to the branch system is performed periodically at one or more predetermined times during each day.

8. (Original) The method of claim 7, further comprising displaying a screen at the ATM for informing the customer that a bank representative will be approaching the customer to provide further customer service information.

9. (Original) The method of claim 8, wherein the report is transmitted from the branch system to terminals accessible to bank representatives.

10. (Original) The method of claim 9, wherein at least one of the terminals is a portable terminal, and wherein the report is transmitted to the portable terminal via wireless transmission.

11. (Original) The method of claim 10, wherein at least one of the terminals is a stationary terminal located within the branch.

12. (Currently amended) A bank network, comprising:  
a central system that collects and stores customer attribute information and customer service information, the customer attribute information pertaining to personal information of a customer, and the customer service information pertaining to services **not used by the customer but** offered by the bank and associated with the customer;

a branch system, including one or more automated teller machines (ATMs) located at a branch office of the bank, the branch system receiving the personal attribute information and the customer service information from the central system, and transferring the customer service information to the ATM for display when the customer conducts a transaction at the ATM; and

a terminal for receiving a report from the branch system when the customer conducts a transaction at the ATM, the report identifying the customer and the customer service information;

wherein the report received at the terminal is provided to a bank representative at the branch office, for use **by the bank representative** in providing personal, **in-person** attention to the customer **at the branch office** in connection with the customer service information; and

wherein the customer service information is updated at the branch system and provided to the central system after the bank representative provides **the** personal, **in-person** attention to the customer, the updated customer service information reflecting the reaction of the

customer to the **personal, in-person attention with the** customer service information and the status of any current transaction by the customer at the self-service terminal.

13. (Original) The bank network of claim 12, wherein the customer service information relates to services offered by the bank that may be of interest to the customer at the ATM.

14. (Canceled)

15. (Previously presented) The bank network of claim 13, wherein the branch system further comprises a database for storing the customer service information and customer attribute information from the central system, and a server for managing the database and for receiving customer specific information from the ATM when the customer initiates a transaction at the ATM, the server causing the report to be transmitted in response to the customer specific information matching customer attribute information stored in the database.

16. (Canceled)

17. (Previously presented) The bank network of claim 15, wherein the central system periodically transfers the personal attribute information and the customer service information to the branch system, at one or more predetermined times during each day.

18. (Original) The bank network of claim 17, wherein in response to the report being received at the terminal, the ATM displays a message informing the customer that a bank representative will be approaching the customer to provide further customer service information.

19. (Original) The bank network of claim 18, wherein the terminal is a portable terminal, and wherein the report is transmitted to the portable terminal via wireless transmission from the branch system.

20. (Original) The bank network of claim 19, further comprising a second terminal for receiving the report from the branch system when the customer conducts a transaction at the ATM, wherein the second terminal is a stationary terminal located within the branch.

21. (Original) The bank network of claim 20, wherein the portable terminal is in two way communication with the branch system, and wherein the portable terminal comprises a wireless telephone connected to a palmtop computer, the palmtop computer displaying the report.

22. (Original) The bank network of claim 21, wherein the connection between the wireless telephone and the palmtop computer is a wireline connection.

23. (Original) The bank network of claim 21, wherein the connection between the wireless telephone and the palmtop computer is a wireless bluetooth connection.

24. (Currently amended) A method for reporting on a customer **to an employee** at the branch of a commercial establishment, the establishment having a central system and a branch system, the central system maintaining customer service information pertaining to services **not used by the customer but** offered by the establishment and associated with the customer, and the branch system having a self-service terminal for the customer to conduct transactions at the branch, the method comprising:

transferring customer service information from the central system to the branch system;

generating customer-specific information at the self-service terminal when a customer initiates a transaction at the self-service terminal, said customer-specific information identifying the customer; and

transmitting a report on the customer from the branch system in response to the generation of customer-specific information at the self-service terminal, the report identifying the

customer and the customer~~[[ - ]]~~service information, **for use by a branch employee rather than the customer, in order to promote services to the customer on-site at the branch;**

wherein the report is provided to ~~an~~ **the branch** employee ~~of the establishment at the branch~~, for use in providing personal attention to the customer in connection with the customer service information, **the personal attention provided in-person by the branch employee to the customer;**

wherein the customer service information is updated at the branch system and provided to the central system after the employee provides personal attention to the customer, the updated customer service information reflecting the reaction of the customer to the **personal, in-person attention with the** customer service information and the status of any current transaction by the customer at the self-service terminal;

wherein the commercial establishment is a bank and the customer service information pertains to financial services offered by the bank, wherein the self-service terminal is an automated teller machine (ATM), and wherein the ATM displays the customer service information to the customer when conducting a transaction at the ATM; and

wherein the method further comprises displaying a screen at the ATM for informing the customer that a bank representative will be approaching the customer to provide **personal attention with** further customer service information.

25. (Currently amended) A bank network, comprising:

a central system that collects and stores customer attribute information and customer service information, the customer attribute information pertaining to personal information of a customer, and the customer service information pertaining to services offered by the bank and associated with the customer;

a branch system, including one or more automated teller machines (ATMs) located at a branch office of the bank, the branch system receiving the personal attribute information and the customer service information from the central system, and transferring the customer service information to the ATM for display when the customer conducts a transaction at the ATM; and

a terminal for receiving a report from the branch system when the customer conducts a transaction at the ATM, the report identifying the customer and the customer service information;

wherein the report received at the terminal is provided to a bank representative at the branch office, for use in providing personal, **in-person** attention to the customer **at the branch office** in connection with the customer service information, **for use by the branch representative rather than the customer, in order to promote services to the customer on-site at the branch office;**

wherein the customer service information is updated at the branch system and provided to the central system after the bank representative provides personal attention to the customer, the updated customer service information reflecting the reaction of the customer to the **personal, in-person attention and the** customer service information and the status of any current transaction by the customer at the self-service terminal; and

wherein in response to the report being received at the terminal, the ATM displays a message informing the customer that a bank representative will be approaching the customer to provide further customer service information.

26. (Currently amended) A bank network, comprising:

a central system that collects and stores customer attribute information and customer service information, the customer attribute information pertaining to personal information of a customer, and the customer service information pertaining to service **not used by the customer but** offered by the bank and associated with the customer;

a branch system, including one or more automated teller machines (ATMs) located at a branch office of the bank, the branch system receiving the personal attribute information and the customer service information from the central system, and transferring the customer service information to the ATM for display when the customer conducts a transaction at the ATM; and

a terminal for receiving a report from the branch system when the customer conducts a transaction at the ATM, the report identifying the customer and the customer service

information **and for being used by a bank representative at the branch office rather than the customer, to promote services to the customer on-site and the branch office;**

wherein the report received at the terminal is provided to ~~[[a]]~~ **the** bank representative at the branch office, for use in providing personal, **in-person** attention to the customer in connection with the customer service information;

wherein the customer service information is updated at the branch system and provided to the central system after the bank representative provides **the** personal, **in-person** attention to the customer, the updated customer service information reflecting the reaction of the customer to the **personal, in-person attention with the** customer service information and the status of any current transaction by the customer at the self-service terminal;

wherein the terminal is a portable terminal, and wherein the report is transmitted to the portable terminal via wireless transmission from the branch system; and

wherein the network further comprises a second terminal for receiving the report from the branch system when the customer conducts a transaction at the ATM, wherein the second ~~terminals~~ **terminal** is a stationary terminal located within the branch, **and wherein the report may include information on more than one customer within the branch office, and wherein the bank representative may obtain detailed customer information as part of the customer attribute information at the stationary terminal along with the report.**